Case 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main Page 1 of 38 **B1** (Official Form 1) (4/13) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle): Hardy, Tonya R. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2012 (if more than one, state all): Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): (No. & Street, City, and State): 400 Cedar Ridge Lane Apt# 1 ZIPCODE ZIPCODE Richton Park, IL 60471 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address) 4921 Arguilla Dr Richton Park, IL ZIPCODE ZIPCODE 60471 Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which the Petition is Filed Type of Debtor (Form of organization) (Check one box.) (Check one box) (Check one box.) Chapter 7 ☐ Chapter 15 Petition for Recognition Health Care Business Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined Chapter 11 See Exhibit D on page 2 of this form. Chapter 15 Petition for Recognition in 11 U.S.C. § 101 (51B) Chapter 12 of a Foreign Nonmain Proceeding Corporation (includes LLC and LLP) Railroad Chapter 13 Partnership Stockbroker Nature of Debts (Check one box) Other (if debtor is not one of the above Commodity Broker Debts are primarily consumer debts, defined Debts are primarily entities, check this box and state type of in 11 U.S.C. § 101(8) as "incurred by an business debts. entity below Clearing Bank individual primarily for a personal, family, Other or household purpose" **Chapter 15 Debtors** Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Country of debtor's center of main interests: Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). Each country in which a foreign proceeding by, under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). regarding, or against debtor is pending: Code (the Internal Revenue Code). Check if: Filing Fee (Check one box) Debtor's aggregate noncontingent liquidated debts (excluding debts Full Filing Fee attached owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Acceptances of the plan were solicited prepetition from one or more attach signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 25,001 \boxtimes 1.000 5 001-10 001-50.001-Over 1-49 50-99 100-199 200-999 10,000 50,000 100.000 25,000 100,000 Estimated Assets \$50,001 to \$50,000,001 \$0 to \$500,001 \$1,000,001 \$10,000,001 \$500,000,001 \$100,000,001

More than

\$1 billion

More than

\$1 billion

to \$1 billion

\$500,000,001

to \$1 billion

\$100,001 to

\$100,001 to

\$500,000

to \$1

million

\$500,001

to \$1

to \$10

million

\$1,000,001

to \$10

to \$50

million

to \$50

\$10,000,001

to \$100

million

\$50,000,001

to \$100

to \$500

million

to \$500

\$100,000,001

\$500,000

\$50,000

\$0 to

\$50,000

Estimated Liabilities

\$100,000

\$50,001 to

\$100,000

Case 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main

B1 (Official Form 1) (4/13) Document Page 2 of 38 FORM B1, Page 2

Di (Oinciai 101ii 1) (4/13)	citi i age 2 oi se	TORVI DI, I age 2
Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case)	Tonya R. Hard	У
All Prior Bankruptcy Cases Filed Within Last 8 Ye	ears (If more than two,	attach additional sheet)
Location Where Filed:	Case Number:	Date Filed:
NONE	C. N. I	D. Ell
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If m	ore than one, attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
NONE District:	Relationship:	Judge:
District.	Relationship.	Judge.
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)	I, the attorney for the petition have informed the petitioner or 13 of title 11, United State	Exhibit B To be completed if debtor is an individual hose debts are primarily consumer debts) Her named in the foregoing petition, declare that I that [he or she] may proceed under chapter 7, 11, 12 Hes Code, and have explained the relief available under certify that I have delivered to the debtor the notice
	required by 11 U.S.C. §342(b).
Exhibit A is attached and made a part of this petition	f X /s/ Richard S	. Bass
	Signature of Attorney for De	btor(s) Date
Does the debtor own or have possession of any property that poses or is alleg or safety? Yes, and exhibit C is attached and made a part of this petition. No	ged to pose a threat of imminent	and identifiable harm to public health
(To be completed by every individual debtor. If a joint petition is filed, each	Exhibit D spouse must complete and attac	h a separate Exhibit D.)
Exhibit D, completed and signed by the debtor, is attached and made If this is a joint petition:	part of this petition.	
Exhibit D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Regarding the Debtor - Venue	e
Debtor has been domiciled or has had a residence, principal place of busi preceding the date of this petition or for a longer part of such 180 days the		District for 180 days immediately
There is a bankruptcy case concerning debtor's affiliate, general partner,	·	istrict.
Debtor is a debtor in a foreign proceeding and has its principal place of b		
principal place of business or assets in the United States but is a defendar the interests of the parties will be served in regard to the relief sought in t	1 01	ederal or state court] in this District, or
Certification by a Debtor Who	Resides as a Tenant of Reside	ential Property
	applicable boxes.)	
Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, co	omplete the following.)
	(Name of landlord th	at obtained judgment)
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are centire monetary default that gave rise to the judgment for possession		•
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due	during the 30-day
☐ Debtor certifies that he/she has served the Landlord with this certifi	ication. (11 U.S.C. § 362(l)).	

Case 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main B1 (Official Form 1) (4/13) Document Page 3 of 38 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Tonya R. Hardy **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 signs the petition] I have obtained and read the notice required by are attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the Code, specified in this petition. order granting recognition of the foreign main proceeding is attached. X /s/ Tonya R. Hardy Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer \mathbf{X} /s/ Richard S. Bass I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Richard S. Bass 6189009 and the notices and information required under 11 U.S.C. \$\$ 110(b), 110 (h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. \$ 110(h) setting a maximum fee for services Printed Name of Attorney for Debtor(s) Law Office of Richard S. Bass LTD bankruptcy petition preparers, I have given the debtor notice of the Firm Name maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. 2021 Midwest Road Suite #200 Oak Brook, IL 60523 Printed Name and title, if any, of Bankruptcy Petition Preparer 630-953-8655 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

Title of Authorized Individual

Date

A bankruptcy petition preparer's failure to comply with the provisions of title

II and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Rule 2016(b) (8) (a) Separate 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main Document Page 4 of 38

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Tonya R.	Hardy		Case No. Chapter	
			/ Debtor		
	Attorney for Deb	otor: Richard S. Bass			

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned,	nursuant to	Rule	2016(b)	Bankrunt	tcy Rules	states that:
THE UNICESIGNED,	puisuant to	IVUIC	2010(0)	, Dankiupi	icy ixuics.	, states triat.

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 335.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: Respectfully submitted,

X/s/ Richard S. Bass

Attorney for Petitioner: Richard S. Bass

Law Office of Richard S. Bass LTD 2021 Midwest Road Suite #200

Oak Brook IL 60523

630-953-8655

rbass@corpoffices.com

Case 15-28135	Doc 1	Filed 08/18/15	Entered 08/18/15 09:30:27	Desc Main
ON BOX (Official Form OA) (1207)		Document	Page 5 of 38	

In re Tonya R. Hardy	Case No.
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husband Wife Joir Communit	dH eW ntJ yC	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
None		, J		None
None				110110
		-		

(Report also on Summary of Schedules.)

No continuation sheets attached

0.00

BGB (Official Form 6 PASE) 15-28135	Doc 1	Filed 08/18/15	Entered 08/18/15 09:30:27	Desc Main
202 (6.110)41 1 6.111 02) (12/01)		Document	Page 6 of 38	

In re Tonya R. Hardy	. Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n e	Description and Location of Property	Husband Wife Joint Community	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash Location: In debtor's possession			\$50.00
Checking, savings or other financial accounts, certificates of deposit, or sha in banks, savings and loan, thrift, buildi and loan, and homestead associations, credit unions, brokerage houses, or cooperatives.	ng	Checking Account: Chase Bank Location: In debtor's possession			\$200.00
		Savings Acct: Southland Savings Location: In debtor's possession			\$200.00
Security deposits with public utilities, telephone companies, landlords, and others.	X				
Household goods and furnishings, including audio, video, and computer equipment.		Misc used household goods & furnishings Location: In debtor's possession			\$1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc used personal items, books & pictures Location: In debtor's possession			\$200.00
6. Wearing apparel.		Misc used personal clothing Location: In debtor's possession			\$200.00
7. Furs and jewelry.	X				
Firearms and sports, photographic, and other hobby equipment.	X				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each policy and itemize surrender or refund value of each policy.	X				

 вев (Official Form 6) 15-28135
 Doc 1
 Filed 08/18/15
 Entered 08/18/15 09:30:27
 Desc Main Document

 Развительный протоктивный простигация протоктивный протоктивный протоктивный протоктивный простигация протоктивный про

In re Tonya R. Hardy	Case No.
Debtor(s)	(if knowr

SCHEDULE B-PERSONAL PROPERTY

		,			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n		oandl Wife Joint	w	in Property Without Deducting any Secured Claim or
	е	Commi	ınity	С	Exemption
10. Annuities. Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X				
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
Interests in partnerships or joint ventures. Itemize.	X				
Sovernment and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.		2007 Kia Optima Location: In debtor's possession			\$6,500.00

BGB (Official Form 6 PASE) 15-28135	Doc 1	Filed 08/18/15	Entered 08/18/15 09:30:27	Desc Main
202 (01110121 1 01111 02) (12/01)		Document	Page 8 of 38	

In re Tonya R. Hardy	Case No.
Debtor(s)	(if knowr

SCHEDULE B-PERSONAL PROPERTY

		,			
Type of Property	N o n e	Description and Location of Property	Husband- Wife- Joint- Community-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

BGC (Official Form 6 GASE) 15-28135	Doc 1	Filed 08/18/15	Entered 08/18/15 09:30:27	Desc Main
200 (0			Page 9 of 38	

In re Tonya R. Hardy	Case No.
Dehtor(s)	(if known

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: Check if debtor claims a homestead exemption that exceeds \$155,675.*

(Check one box)

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash	735 ILCS 5/12-1001(b)	\$ 50.00	\$ 50.00
Checking Account: Chase Bank	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
Savings Acct: Southland Savings	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
Misc used household goods & furnishings	735 ILCS 5/12-1001(b)	\$ 1,000.00	\$ 1,000.00
Misc used personal items, books & pictures	735 ILCS 5/12-1001(a)	\$ 200.00	\$ 200.00
Misc used personal clothing	735 ILCS 5/12-1001(a)	\$ 200.00	\$ 200.00
2007 Kia Optima	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 2,400.00 \$ 300.00	\$ 6,500.00
Page No. 1 of 1			

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main Page 10 of 38 Document

In reTonya R. Hardy	,	Case No.	
Debtor(s)	_,	(if	known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 1963		2015				\$ 3,800.00	\$ 0.00
Creditor # : 1 Chase Auto Finance National Bankruptcy Dept PO Box 901076 Fort Worth TX 76101-2076		Purchase Money Security 2007 Kia Optima					
		Value: \$ 6,500.00					
Account No:							
No continuation sheets attached		Value:					
No continuation sneets attached		σ	Subto otal of th		*	\$ 3,800.00	\$ 0.00
				otal	I \$ ge)	\$ 3,800.00 (Report also on Summary of	\$ 0.00

B6E (Official Form 6E) (25/8) 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main Page 11 of 38 Document

In re Tonya R. Hardy Case No.

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on

or th	appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them ne marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
in th	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E e box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts led to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily sumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all unts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with arily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main Document Page 12 of 38

B6F (Official Form 6F) (12/07)

n re Tonya R. Hardy	, Cá	ase No.
Dobtow(o)		

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5014			2010-2015				\$ 157.00
Creditor # : 1 Advocate Medical Group Attn: Patient Accounts 701 Lee Street Des Plaines IL 60016			Medical Bills				
Account No: 4311			2010-2015				\$ 0.00
Creditor # : 2 Allied Collections Services Inc. RE: Sprint 3080 S Durango Dr #208 Las Vegas NV 89117			Notice to Collector				
Account No: 0156			2010-2015				\$ 763.00
Creditor # : 3 AT&T Uverse Attn: Bankruptcy Dept PO BOX 5014 Carol Stream IL 60197-5014			Cable Television				
4 continuation sheets attached				Sub	tota	1\$	\$ 920.00

Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

Case 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main Document Page 13 of 38

B6F (Official Form 6F) (12/07) - Cont.

In re_Tonya R. Hardy	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	ō		and Consideration for Claim.	ī	eq		
	Co-Debtor		If Claim is Subject to Setoff, so State.	Contingent	idat	Disputed	
And Account Number	Ģ	HI	Husband	ıţin	inbi	put	
(See instructions above.)	ŭ		Wife Joint	ဝွ	In	Dis	
			Community				
Account No:	1		2015				\$ 1,200.00
Creditor # : 4 Benchmark Cedar Ridge Apts			Former Landlord				
RE Collection Dept 950 Cedar Ridge Ln							
Richton Park IL 60471							
Account No:			2015				\$ 669.00
Creditor # : 5	1		Attorney Fees				\$ 009.00
Benchmark Cedar Ridge Multi-			needincy rees				
Family Apts LTD Partnership							
Account No: 0185	1		2010-2015 Credit Account				\$ 200.00
Creditor # : 6 Capital One			Credit Account				
Attn: Bankruptcy Dept							
P.O. BOX 30285 Salt Lake City UT 84130-0285							
Sait Lake City 01 84130-0285							
Account No:			2015				\$ 0.00
Creditor # : 7			Auto Accident Claim				
Carla Young 22419 Millard							
Richton Park IL 60471							
Account No: 8292			2010-2015				\$ 0.00
Creditor # : 8	i		Notice to Collector				
CBE Group Inc.							
RE: Verizon Wireless 1309 Technology Pkwy							
Cedar Falls IA 50613							
		<u> </u>					
Sheet No. 1 of 2 continuation sheets attach	ed t	o Sc	chedule of S	ubt	ota	\$	\$ 2,069.00
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also or		Tota		
			Schedules and, if applicable, on the Statistical Summary of Certain Liabilities				

Case 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main Document Page 14 of 38

B6F (Official Form 6F) (12/07) - Cont.

In re_Tonya R. Hardy	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 5136 Creditor # : 9 Commonwealth Edison Attn: Bankruptcy Dept 2100 Swift Drive Oak Brook IL 60523-9644	Co-Debtor	W JJ	and 0 If Cla Husband Wife oint Community 2010-2 Utilit Acct N	y Bills o 2028015136		Contingent	Unliquidated	Disputed	Amount of Claim \$ 1,200.00
Account No: 7647 Creditor # : 10 Convergent Oursourcing Inc RE: Verizon Wireless 800 SW 39th St Renton WA 98057			2010-2 Collec						\$ 832.00
Account No: 353 Creditor # : 11 Creditors Collection Bureau RE: Assc St James Radiology PO Box 63 Kankakee IL 60901-0063			2015 Collec	tion					\$ 451.00
Account No: 1817 Creditor # : 12 Cynthia Sink DPM Attn: Patient Accts 10760 W 143rd St #60 Orland Park IL 60462	-		2010-2 Medica	015 l Bills					\$ 200.00
Account No: 6537 Creditor # : 13 Debt Recovery Solutions Acct: US Cellular 900 Merchants Concourse #106 Westbury NY 11590	-		2010-2 Collec						\$ 588.00
Sheet No. 2 of 4 continuation sheets attached to Schedule of Subtotal \$ Creditors Holding Unsecured Nonpriority Claims (Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related							\$ 3,271.00		

Case 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main Document Page 15 of 38

B6F (Official Form 6F) (12/07) - Cont.

In re_Tonya R. Hardy	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 4311 Creditor # : 14 Diversified Consultants Inc. RE Sprint PO Box 551268 Jacksonville FL 32255-1268	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Nife oint Community 2015 Collection	Contingent	Unliquidated	Disputed	### Amount of Claim ### 1,282.00
Account No: 1596 Creditor # : 15 Illinois Collection Service RE: Advocate Medical Gr PO BOX 1010 Tinley Park IL 60477-9110			2010-2015 Notice to Collector				\$ 0.00
Account No: 7926 Creditor #: 16 L J Ross Associates RE Commonwealth Edison PO Box 6099 Jackson MI 49204-6099			2015 Collection				\$ 1,040.00
Account No: 0004 Creditor # : 17 Mutual Management Services Inc RE Dr. Kenneth Holmes MD PO BOX 8470 Rockford IL 61126-6235			2014 Medical bill				\$ 419.00
Account No: 7211 Creditor # : 18 NES of Ohio RE: Synchrony Bank 29125 Solon Road Solon OH 44139-3442	-		2010-2015 Notice to Collector				\$ 0.00
Sheet No. 3 of 4 continuation sheets attached to Schedule of Subtotal \$ Creditors Holding Unsecured Nonpriority Claims (Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related							\$ 2,741.00

Case 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main Document Page 16 of 38

B6F (Official Form 6F) (12/07) - Cont.

In re Tonya R. Hardy	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 0004 Creditor # : 19 Neurology Consultants Attn: Patient Accts 10660 W 143rd St #B Orland Park IL 60462-1989	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community 2010-2015 Medical Bills	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4311 Creditor # : 20 Sprint Attn: Bankruptcy Dept PO BOX 4191 Carol Stream IL 60197-4191			2010-2015 Cellular Telephone				\$ 868.00
Account No: Creditor # : 21 Synchrony/Care Credit Attn: Bankruptcy Dept PO BOX 965036 Orlando FL 32896-5036			2015 Notice to Other Location				\$ 0.00
Account No: 0130 Creditor # : 22 Synchrony/Care Credit Attn: Bankruptcy Dept PO BOX 965061 Orlando FL 32896-5061			2010-2015 Credit Account				\$ 1,698.00
Account No:							
Sheet No. 4 of 4 continuation sheets att Creditors Holding Unsecured Nonpriority Claims	ached :	o So	chedule of (Use only on last page of the completed Schedule F. Report Schedules and, if applicable, on the Statistical Summary of Certain Li	also on Sur	Tota mma	al \$ ry of	\$ 2,984.00 \$ 11,985.00

BGG (Official Form 6 ASE) 15-28135	Doc 1	Filed 08/18/15	Entered 08/18/15 09:30:27	Desc Main
200 (0111010111 00) (1201)		Document	Page 17 of 38	

In re Tonya R. Hardy	/ Debtor	Case No.	
		•	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

GH (Official Form CASE) 15-28135	Doc 1	Filed 08/18/15	Entered 08/18/15 09:30:27	Desc Main
or (ornelar orni ori) (12107)		Document	Page 18 of 38	

n re Tonya R. Hardy	/ Debtor	Case No.	
			(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preeceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

Case 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main Document Page 19 of 38

Fill in this information to identify	your case.			
Debtor 1 Tonya R. Hardy				
First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		ILLINOIS		
Case number			Check i	f this is:
(If known)			An a	amended filing
			A su	ipplement showing post-petition
			— char	oter 13 income as of the following date:
Official Form B 6I			MM /	DD / YYYY
Schedule I: You	ır Income			12/13
supplying correct information. If ye	ou are married and not filing use is not filing with you, does top of any additional page	ng jointly, and you o not include info	r spouse is living with rmation about your sp	otor 2), both are equally responsible for h you, include information about your spouse pouse. If more space is needed, attach a f known). Answer every question.
Part 1. Describe Employin				
Fill in your employment information.		Debtor 1		Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not employe	d	Employed Not employed
Include part-time, seasonal, or self-employed work.	Occupation	Certified Pharm	nacy Technician	_
Occupation may Include student or homemaker, if it applies.	Occupation			
	Employer's name	Walgreens		_
	Employer's address	4889 Sauk Tra	il	
		Number Street		Number Street
		Richton Park	IL 60471	
		City	State ZIP Code	City State ZIP Code
	How long employed there	e? 14.5 yrs		
Part 2: Give Details About	: Monthly Income			
		. If you have nothin	ng to report for any line	write \$0 in the space. Include your non-filing
spouse unless you are separated If you or your non-filing spouse ha		,	,	
below. If you need more space, a				·
			For Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sal deductions). If not paid monthly,			2. \$_3250.00	\$0.00_
3. Estimate and list monthly over	rtime pay.		3. +\$0.00	+ \$0.00
4. Calculate gross income. Add li	ne 2 + line 3.		4. \$\ 3250.00	\$0.00_

Case 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main Document Page 20 of 38

Tonya R. Hardy Debtor 1

Middle Name Last Name Case number (if known)

For Debtor 1 For Debtor 2 or non-filing spouse 3250.00 0.00 Copy line 4 here..... 5. List all payroll deductions: 0.00 578.50 5a. Tax, Medicare, and Social Security deductions 5a. 0.00 0.00 5b. Mandatory contributions for retirement plans 5b. 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. 0.00 0.00 5d. Required repayments of retirement fund loans 5d. 364.00 0.00 5e. Insurance 5e. 0.00 0.00 5f. Domestic support obligations 5f. 0.00 0.00 5g. Union dues 5g. 0.00 0.00 5h. Other deductions. Specify: 5h. 0.00 942.50 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. 0.00 2307.50 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 0.00 8a. monthly net income. 0.00 0.00 8b. 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 0.00 0.00 settlement, and property settlement. 8c. 0.00 0.00 8d. Unemployment compensation 8d. 0.00 0.00 8e. Social Security 8e. 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance 0.00 0.00 that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. 0.00 0.00 8g. Pension or retirement income 8g. 0.00 0.00 8h. Other monthly income. Specify: 8h. +\$ 0.00 0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$ Calculate monthly income. Add line 7 + line 9. 2,307.50 2307.50 0.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 10 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 0.00 Specify: 11. + \$ 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 2307.50 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

Case 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main Document Page 21 of 38

Fill in this information to identify your case:			
Debtor 1 Tonya R. Hardy	01 1 7 11 1		
First Name Middle Name Last Name	Check if this is:		
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	An amended fi	-	atition about a 10
United States Bankruptcy Court for the: NORTHERN District of ILLINOIS		snowing post-p f the following (etition chapter 13 date:
Case number	MM / DD / YYYY		
(If known)	A separate filir	ng for Debtor 2	because Debtor 2
Official Form B 6J		parate househo	
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people are filin information. If more space is needed, attach another sheet to this form. (if known). Answer every question.			
Part 1: Describe Your Household			
1. Is this a joint case?			
No. Go to line 2.			
Yes. Does Debtor 2 live in a separate household?			
No Yes. Debtor 2 must file a separate Schedule J.			
o. Do you have dependented.			
Do not list Debtor 1 and No	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2. each dependent			No
Do not state the dependents' names.	Son	9yr	Yes
	Son	21yr	No
			Yes
			No No
			Yes
			∐ No □ Yes
			No
			Yes
3. Do your expenses include expenses of people other than yourself and your dependents?			
Part 2. Fotimete Vous Ongoing Monthly Evnences			
Part 2: Estimate Your Ongoing Monthly Expenses		- Chantan 42 aa	
Estimate your expenses as of your bankruptcy filing date unless you are expenses as of a date after the bankruptcy is filed. If this is a supplement applicable date.		-	
Include expenses paid for with non-cash government assistance if you	know the value		
of such assistance and have included it on Schedule I: Your Income (Of		Your expens	ses
 The rental or home ownership expenses for your residence. Include f any rent for the ground or lot. 	irst mortgage payments and 4.	\$	810.00
If not included in line 4:			
4a. Real estate taxes	4 a.	\$	0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$	0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$	0.00
4d Homeowner's association or condominium dues	44	\$	0.00

Case 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main Document Page 22 of 38

Debtor 1

Tonya R. Hardy

First Name Middle Name Last Name

Case number (if known)_

		Your ex	penses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	150.00
6b. Water, sewer, garbage collection	6b.	\$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	150.00
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.	\$	550.00
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	\$	50.00
Personal care products and services	10.	\$	30.00
1. Medical and dental expenses	11.	\$	30.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 	12.	\$	160.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	40.00
4. Charitable contributions and religious donations	14.	\$	0.00
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	120.00
15d. Other insurance. Specify:	15d.	\$	0.00
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	160.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify: Auto repair & upkeep	17c.	\$	40.00
17d. Other. Specify:	17d.	\$	0.00
8. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$	0.00
9. Other payments you make to support others who do not live with you.			
Specify:	19.	\$	0.00
O. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inc.	ome.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

Case 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main Document Page 23 of 38

Debtor 1 Tonya R. Hardy		Case number (if known)					
	First Name	Middle Name					
. Othe	r. Specify:				21.	+\$	0.00
	monthly experesult is your more	nses. Add lines 4 nthly expenses.	through 21.		22.	\$	2290.00
	-	hly net income.				\$	2307.50
			onthly income) from Schedule I. om line 22 above.		23a. 23b.	-\$	2290.00
	•	nonthly expenses ur <i>monthly net in</i>	from your monthly income.		23c.	\$	17.50
For ex	cample, do you of age payment to	expect to finish p	ase in your expenses within the aying for your car loan within the ease because of a modification t				
_	,						

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Tonya R. Hardy		Case No.	
		Chapter	7
	/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 8,350.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 3,800.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 11,985.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	2			\$ 2,307.50
J-Current Expenditures of Individual Debtor(s)	Yes	3			\$ 2,290.00
ТОТ	AL	19	\$ 8,350.00	\$ 15,785.00	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Tonya R.		Hardy			Case No.	
					Chapter	7
				_ / Debtor		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 12)	\$2,307.50
Average Expenses (from Schedule J, Line 22)	\$2,290.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$0.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$11,985.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$11,985.00

Document

Page 26 of 38

In re <u>Tonya R. Hardy</u> Debtor		Case No(if known)
DECLARATION CO	NCERNING DEBTOR'S	SCHEDULES
DECLARATION UNDER PE	NALTY OF PERJURY BY AN IN	IDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the foregoing correct to the best of my knowledge, information and belief.	g summary and schedules, consisting of	sheets, and that they are true and
Date: 7/17/2015 Signatu	_{re} /s/ Tonya R. Hardy	
	Tonya R. Hardy	
I	[If joint case, both spouses must sign.]	
Penalty for making a false statement or concealing property: F	ine of up to \$500,000 or imprisonment for u	p to 5 years or both. 18 U.S.C. §§ 152 and 3571.
CERTIFICATION AND SIGNATURE OF NON-AT I certify that I am a bankruptcy preparer as defined in 11 U.S.C. § 1 with a copy of this document.		
Preparer:	Social secur	ity No. :
Names and Social Security numbers of all other individuals who pre	epared or assisted in preparing this docume	nt:
If more than one person prepared this document, attach additional s	signed sheets conforming to the appropriate	e Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form Cases) 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main

Document Page 27 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re:Tonya R. Hardy		Case No.	
Debtor			(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(2), (31).

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

 \boxtimes

Year to date:\$22,200.00app 2015 Wages from employment
Last Year:\$32,567.00 2014 Wages from employment
Year before:\$32,094.00 2013 Wages from employment

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 - (Official Form Case 3) 5-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main Document Page 28 of 38

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

 \boxtimes

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filled, unless the spouses are separated and a joint petition is not filled.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR
NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Richard S. Bass

Address:

2021 Midwest Road Oak Brook, IL 60521 Date of Payment:
Payor: Tonya R. Hardy

\$635.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

None

 \boxtimes

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor,

including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \times

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

B7 - (C	official Form क्रिकेश 5-28135 DOC 1 Filed 08/18/15 Efficied 08/18/15 09.30.27 Desc Main Document Page 32 of 38
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
None	20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
None	21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
None	22. Former partners, officers, directors and shareholders a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
None	23. Withdrawals from a partnership or distribution by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
None	24. Tax Consolidation Group. If the debtor is a corporation list the name and federal taxpaver-identification number of the parent corporation of any consolidated group for tax purposes.

of which the debtor has been a member at any time within six years immediately preceeding the commencement of the case.

 \boxtimes

37 - (Official Forn Case 315-28135	Doc 1	Filed 08/18/15	Entered 08/18/15 09:30:27	Desc Main
((((((((((((((((((((Page 33 of 38	

2E	Dan	sion	E.m.	4~
27	Pen	SINN	FIIn	25

[If completed by an individual or individual and spouse]

Nor	1
\times	

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	Signature/s/ Tonya R. Hardy
	of Debtor
Dete	Signature
Date	of Joint Debtor
	(if any)

B7 - (Official Form Case 3) 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main

Document Page 3/1 (

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

rinted or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social-Security No.(Required by 11 U.S.C. § 110.)
the bankruptcy petition preparer is not an individual, state the name, title (if any), ac erson, or partner who signs this document.	ddress, and social-security number of the officer, principal,, responsible
ddress	
XSignature of Bankruptcy Petition Preparer	Date
x	Date

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

B 8 (Official Form 8) (Case 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main Document Page 35 of 38

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	LAGILINI DIVIGION	
nre <i>Tonya R. Hardy</i>		Case No. Chapter 7
C	HAPTER 7 STATEMENT OF INTENTIO	ON
Part A - Debts Secured by property of the es Attach additional pages if necessary	state. (Part A must be completed for EACH debt which is secure.)	red by property of the estate.
Property No. 1		
Creditor's Name: Chase Auto Finance	Describe Property Secul 2007 Kia Optima	ring Debt :
Part B - Personal property subject to unexpire additional pages if necessary.)		example, avoid lien using 11 U.S.C § 522 (f)). each unexpired lease. Attach
Property No. Lessor's Name: None	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
		☐ Yes ☐ No
I declare under penalty of perjury that the and/or personal property subject to an un	Signature of Debtor(s) above indicates my intention as to any property of my experience lease.	state securing a debt
Date:	Debtor: /s/ Tonya R. Hardy	
Date:	Joint Debtor:	

Case 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Case No.

	Chapter 7
	/ Debtor
Attorney for Debtor: Richard S. Bass	
<u>VERIFI</u>	ICATION OF CREDITOR MATRIX
The above named Debtor(s) h	hereby verify that the attached list of creditors is true and correct to the
best of our knowledge.	
e:	/s/ Tonya R. Hardy
	Debtor

In re Tonya R. Hardy

Case 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main Advocatocumbent GPage 37 of 38

Attn: Patient Accounts

701 Lee Street Des Plaines, IL 60016

Las Vegas, NV 89117

Allied Collections Services Inc. RE: Sprint 3080 S Durango Dr #208

AT&T Uverse Attn: Bankruptcy Dept

PO BOX 5014 Carol Stream, IL 60197-5014

Benchmark Cedar Ridge Apts RE Collection Dept 950 Cedar Ridge Ln Richton Park, IL 60471

Benchmark Cedar Ridge Multi-Family Apts

Capital One Attn: Bankruptcy Dept P.O. BOX 30285 Salt Lake City, UT 84130-0285

Carla Young 22419 Millard Richton Park, IL 60471

CBE Group Inc. RE: Verizon Wireless 1309 Technology Pkwy Cedar Falls, IA 50613

Chase Auto Finance National Bankruptcy Dept PO Box 901076 Fort Worth, TX 76101-2076

Commonwealth Edison Attn: Bankruptcy Dept 2100 Swift Drive Oak Brook, IL 60523-9644

Convergent Oursourcing Inc RE: Verizon Wireless 800 SW 39th St Renton, WA 98057

Creditors Collection Bureau RE: Assc St James Radiology PO Box 63 Kankakee, IL 60901-0063

Cynthia Sink DPM Attn: Patient Accts 10760 W 143rd St #60 Orland Park, IL 60462

Case 15-28135 Doc 1 Filed 08/18/15 Entered 08/18/15 09:30:27 Desc Main Debt Recurrent of the Page 38 of 38

Acct: US Cellular 900 Merchants Concourse #106 Westbury, NY 11590

Diversified Consultants Inc. RE Sprint PO Box 551268 Jacksonville, FL 32255-1268

Tonya R. Hardy 4921 Arguilla Dr Richton Park, IL 60471

Illinois Collection Service RE: Advocate Medical Gr PO BOX 1010 Tinley Park, IL 60477-9110

L J Ross Associates RE Commonwealth Edison PO Box 6099 Jackson, MI 49204-6099

Mutual Management Services Inc RE Dr. Kenneth Holmes MD PO BOX 8470 Rockford, IL 61126-6235

NES of Ohio RE: Synchrony Bank 29125 Solon Road Solon, OH 44139-3442

Neurology Consultants Attn: Patient Accts 10660 W 143rd St #B Orland Park, IL 60462-1989

Richard S. Bass 2021 Midwest Road Suite #200 Oak Brook, IL 60523

Sprint
Attn: Bankruptcy Dept
PO BOX 4191
Carol Stream, IL 60197-4191

Synchrony/Care Credit Attn: Bankruptcy Dept PO BOX 965036 Orlando, FL 32896-5036

Synchrony/Care Credit Attn: Bankruptcy Dept PO BOX 965061 Orlando, FL 32896-5061